



8742 Lucent Blvd, Suite 300, Highlands Ranch CO 80129

000165



LOUIS M LUPO  
545 ELMCROFT BLVD APT 10213  
ROCKVILLE, MD 20850

Loan Number:

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT  
AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**

12/31/13

Dear LOUIS M LUPO:

Thank you for contacting us to discuss your request for assistance with your mortgage loan. In order to review your loan for one of our loss mitigation programs, the enclosed Request for Mortgage Assistance (RMA) form must be completed, signed and returned to SLS with the required supporting documentation. **If your home loan is in foreclosure, you must return all of the required documents at least 10 (ten) calendar days prior to the scheduled sale date.**

If you prefer that we work with a person that is not on the loan, provide the person or company name and your written and signed authorization for us to discuss your account and all necessary information with them.

**To See If You Qualify For One of Our Loss Mitigation Programs:**

Using one of the methods referenced below, send the items listed in the included checklist, as they pertain to your specific situation, within 30 calendar days of the date of this letter. A Federal Express label is included for your convenience. To use the label, call Federal Express at 1-800-463-3339 for pick-up or take your documents to the nearest Federal Express drop box. We will contact you to confirm that we have received all of your documentation within 10 days of receipt.

<u>Secure Mail for Federal Express:</u>	<u>Secure Fax:</u>	<u>Secure Email:</u>
Specialized Loan Servicing 8742 Lucent Blvd., Suite 300 Highlands Ranch, CO 80129	720-241-7526 Please fax all required documents 20 pages or less at a time.	<a href="mailto:crdocs@sls.net">crdocs@sls.net</a>

In order to process your application for a home mortgage loan modification, a current home value must be obtained. The charge for this order will be assessed to your loan account.

If you have any questions regarding this information or need assistance please call our Customer Resolution Department at 800-306-6059 Monday through Friday from 6:00am to 9:00pm MT.

Sincerely,

Customer Resolution Department  
Specialized Loan Servicing LLC

8742 Lucent Blvd Suite # 300 Highlands Ranch, CO 80129  
Phone: 800-306-6059 Fax: 720-241-7526  
Email: [crdocs@SLS.net](mailto:crdocs@SLS.net)

**Get Started** – use this checklist to ensure you have completed all required forms and have the right information.

<b>Step 1</b>	<ul style="list-style-type: none"> <li><b>Review the information provided</b> to help you understand your options, responsibilities, and next steps: <ul style="list-style-type: none"> <li>Avoiding Foreclosure</li> <li>Frequently Asked Questions</li> <li>Beware of Foreclosure Rescue Scams (RMA)</li> </ul> </li> </ul>
<b>Step 2</b>	<ul style="list-style-type: none"> <li><b>Complete and sign the enclosed Request for Mortgage Assistance Form.</b> Must be signed by all borrowers on the mortgage (notarization is not required) and must include: <ul style="list-style-type: none"> <li>All income, expenses, and assets for each borrower</li> <li>An explanation of financial hardship that makes it difficult to pay the mortgage</li> <li>Your acknowledgment and agreement that all information that you provide is true and accurate</li> </ul> </li> </ul>
<b>Step 3</b>	<ul style="list-style-type: none"> <li><b>Complete and sign a dated copy of the enclosed IRS Form 4506T-EZ</b> <ul style="list-style-type: none"> <li>For each borrower, please submit a signed, dated copy of IRS Form 4506T-EZ (Short Form Request for Individual Tax Return Transcript)</li> <li>Borrowers who filed their tax returns jointly may send in one IRS Form 4506T-EZ signed and dated by both joint filers</li> </ul> </li> </ul>
<b>Step 4</b>	<ul style="list-style-type: none"> <li><b>Provide required Hardship Documentation. This documentation will be used to verify your hardship.</b> <ul style="list-style-type: none"> <li>Follow the instructions set forth on the <b>Request for Mortgage Assistance Form</b> (attached)</li> </ul> </li> </ul>
<b>Step 5</b>	<ul style="list-style-type: none"> <li><b>Provide required Income Documentation. This documentation will be used to verify your hardship and all of your income (Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan).</b> <ul style="list-style-type: none"> <li>Follow the instructions set forth on the <b>Request for Mortgage Assistance Form</b> (attached)</li> <li>You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower. See the <b>Request for Mortgage Assistance Form</b> for specific details on income documentation.</li> </ul> </li> </ul>
<b>Step 6</b>	<ul style="list-style-type: none"> <li><b>Gather and send completed documents—your Borrower Response Package.</b> You must send in all required documentation listed in steps 2-4 above, and summarized below: <ul style="list-style-type: none"> <li><b>Request for Mortgage Assistance Form (attached)</b></li> <li><b>Form 4506T-EZ (attached)</b></li> <li><b>Income Documentation as outlined in the Request for Mortgage Assistance Form (attached)</b></li> <li><b>Hardship Documentation as outlined in the Request for Mortgage Assistance Form (attached)</b></li> </ul> </li> </ul> <p><b>Please mail all documents above to us: <a href="mailto:CRDocs@sls.net">CRDocs@sls.net</a></b></p>

**IMPORTANT REMINDERS:**

- If you cannot provide the documentation within the time frame provided, have other types of income not specified on Page 2 of the Borrower Assistance Form, cannot locate some or all of the required documents, OR If you have any questions regarding this information, please contact Customer Resolution toll free at 1-800-306-6059, Monday through Friday, 6:00 a.m. until 9:00 p.m. MT. Saturday 6:00 a.m. until 12:00 p.m. MT or TDD 1-800-268-9419, Monday through Friday, 8:00 a.m. until 5:00 p.m. MT.
- Keep a copy of all documents and proof of mailing/e-mailing for your records. **Don't send original income or hardship documents. Copies are acceptable.**

**Questions? Contact us at 1-800-306-6059**

**Information on Avoiding Foreclosure**  
**For Your Information Only - Do Not Return with Your Borrower Response Package**

### Mortgage Programs Are Available to Help

There are a variety of programs available to help you resolve your delinquency and keep your home. You may be eligible to refinance or modify your mortgage to make your payments and terms more manageable, for instance, lowering your monthly payment to make it more affordable. Or, if you have missed a few payments, you may qualify for a temporary (or permanent) solution to help you get your finances back on track. Depending on your circumstances, staying in your home may not be possible. However, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure – see the table below for more information:

OPTION	OVERVIEW	BENEFIT
<b>Refinance</b>	Receive a new loan with lower interest rate or other favorable terms	Makes your payment or terms more affordable
<b>Reinstatement</b>	Pay the total amount you owe, in a lump sum payment and by a specific date. This may follow a forbearance plan as described below	Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future
<b>Repayment Plan</b>	Pay back your past-due payments together with your regular payments over an extended period of time	Allows you time to catch up on late payments without having to come up with a lump sum
<b>Forbearance Plan</b>	Make reduced mortgage payments or no mortgage payments for a specific period of time	Have time to improve your financial situation and get back on your feet
<b>Modification</b>	Receive modified terms of your mortgage to make it more affordable or manageable after successfully making the reduced payment during a “trial period” (i.e., completing a three month trial period plan)	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship
<b>Short Sale</b>	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.
<b>Deed-in-Lieu of Foreclosure</b>	Transfer the ownership of your property to us	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available. This is useful when there are no other liens on your property.

### We Want to Help

Take action and gain peace of mind and control of your situation. Complete and return the Borrower Response Package to start the process of getting the help you need now.

**Frequently Asked Questions****For Your Information Only - Do Not Return with Your Borrower Response Package****1. Why Did I Receive This Package?**

You received this package because we have not received one or more of your monthly mortgage payments and want to help you keep your home if at all possible. We are sending this information to you now so that we can work with you to quickly resolve any temporary or long-term financial challenge you face to making all of your late mortgage payments.

**2. Where Can I Find More Information on Foreclosure Prevention?**

Please see the Avoiding Foreclosure attachment in this package for more information. If you have any questions regarding this information, please contact Customer Resolution toll free at 1-800-306-6059, Monday through Friday, 6:00 a.m. until 9:00 p.m. MT. Saturday 6:00 a.m. until 12:00 p.m. MT or TDD 1-800-268-9419, Monday through Friday, 8:00 a.m. until 5:00 p.m. MT.

**3. Will It Cost Money to Get Help?**

There should never be a fee from your servicer or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

**4. What Happens Once I Have Sent the Borrower Response Package to You?**

We will contact you within three business days of our receipt of your Borrower Response Package to confirm that we have received your package and will review it to determine whether it is complete. Within five business days of receipt of your request, we will send you a notice of incompleteness in the event there is any missing information or documentation that you must still submit. We cannot guarantee that you will receive any (or a particular type of) assistance.

We will let you know which foreclosure alternatives, if any, are available to you and will inform you of your next steps to accept our offer. **Please submit your Borrower Response Package as soon as possible.**

**5. What Happens to My Mortgage While You Are Evaluating My Borrower Response Package?**

You remain obligated to make all mortgage payments as they come due, even while we are evaluating the types of assistance that may be available.

**6. Will the Foreclosure Process Begin If I Do Not Respond to this Letter?**

If you have missed four monthly payments or there is reason to believe the property is vacant or abandoned, we may refer your mortgage to foreclosure regardless of whether you are being considered for a modification or other types of foreclosure alternatives.

**7. What Happens if I Have Waited Too Long and My Property Has Been Referred to an Attorney for Foreclosure? Should I Still Contact You?**

Yes, the sooner the better!

**8. What if My Property is Scheduled for a Foreclosure Sale in the Future?**

If you submit a complete Borrower Response Package less than 37 calendar days before a scheduled foreclosure sale, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. Even if we are able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

**9. Will My Property be Sold at a Foreclosure Sale If I Accept a Foreclosure Alternative?**

No. The property will not be sold at a foreclosure sale once you accept a foreclosure alternative, such as a forbearance or repayment plan, and comply with all requirements.

**10. Will My Credit Score Be Affected by My Late Payments or Being in Default?**

The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a Repayment Plan, Forbearance Plan, or Trial Period Plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.

**FREQUENTLY ASKED QUESTIONS continued**

**11. Will My Credit Score Be Affected if I Accept a Foreclosure Prevention Option?**

While the affect on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

**12. Is Foreclosure Prevention Counseling Available?**

Yes, HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a counselor near you.

**13. I Have Seen Ads and Flyers From Companies Offering to Help Me Avoid Foreclosure for a Fee. Are These Companies on the Level?**

Foreclosure prevention has become a target for scam artists. We suggest using the HUD Web site referenced in question 12 to locate a counselor near you. Also, please refer to the attached document called "Beware of Foreclosure Rescue Scams" for more information.

**Government Assistance May Be Available!**

*As part of the newly established **Hardest Hit Fund**<sup>SM</sup>, the U.S. Treasury Department has implemented programs which may help preserve homeownership for some United States homeowners. If you live in one of the following states you may be eligible for assistance:*

<b>State</b>	<b>Agency Phone Number</b>	<b>Agency Website</b>
Alabama	(877) 497.8182	<a href="http://www.hardesthitAlabama.com">www.hardesthitAlabama.com</a>
Arizona	(877) 448.1211	<a href="http://www.savemyhomeaz.gov">www.savemyhomeaz.gov</a>
California	(888) 954.5337	<a href="http://www.keepyourhomecalifornia.org">www.keepyourhomecalifornia.org</a>
District of Columbia	(202) 777.1690	<a href="http://www.homesaverdc.org">www.homesaverdc.org</a>
Florida	(877) 863.5244	<a href="http://www.flhardesthithelp.org">www.flhardesthithelp.org</a>
Georgia	(888) 946.6723	<a href="http://www.homesafegeorgia.com">www.homesafegeorgia.com</a>
Illinois	(855) 873.7405	<a href="http://www.illinoishardesthit.com">www.illinoishardesthit.com</a>
Indiana	(877) 498.4673	<a href="http://www.877gethope.org">www.877gethope.org</a>
Kentucky	(800) 633.8896	<a href="http://www.protectmykyhome.org">www.protectmykyhome.org</a>
Michigan	(866) 946.7432	<a href="http://www.stepforwardmichigan.org">www.stepforwardmichigan.org</a>
Mississippi	N/A (Visit Website)	<a href="http://www.mshomesaver.com">www.mshomesaver.com</a>
North Carolina	(888) 623.8631	<a href="http://www.ncforeclosureprevention.gov">www.ncforeclosureprevention.gov</a>
New Jersey	N/A (Visit Website)	<a href="http://www.njhomekeeper.gov">www.njhomekeeper.gov</a>
Nevada	(855) 428.4997	<a href="http://www.nevadahardesthitfunds.org">www.nevadahardesthitfunds.org</a>
Ohio	(888) 404.4674	<a href="http://www.savethedream.ohio.gov">www.savethedream.ohio.gov</a>
Oregon	(503) 986.2025	<a href="http://www.oregonhomeownerhelp.org">www.oregonhomeownerhelp.org</a>
Rhode Island	(401) 277.1500	<a href="http://www.hhfri.org">www.hhfri.org</a>
South Carolina	N/A (Visit Website)	<a href="http://www.scmortgagehelp.com">www.scmortgagehelp.com</a>
Tennessee	(855) 890.8073	<a href="http://www.keepmytnhome.org">www.keepmytnhome.org</a>

**What Should You Do Now?**

- Find out if you qualify for one of these programs by contacting your local Hardest Hit Fund Housing Agency
- Once you have established an action plan with a Hardest Hit Fund representative you should contact Specialized Loan Servicing LLC to reach a joint resolution.

Please be advised that all HHF contact information has been obtained directly from the HHF housing authority and may be subject to change based on state program updates

This is not an offer to extend credit. Program subject to conditions and eligibility requirements. Offer invalid if your loan is sold prior to satisfaction of the debt. Calls will be monitored and recorded for quality assurance purposes. If you do not wish for your call to be recorded, please notify the Customer Assistance Associate when calling.

If you have other questions about HAMP that cannot be answered by us, please call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). This Hotline can help with questions about the program and offers access to free HUD-certified counseling services in English and Spanish.

You may have received documents from SLS concerning a home mortgage loan modification. The purpose of this solicitation is to offer you another option with respect to your loan, if you qualify; however it is not meant to take the place of the HAMP option, if applicable.

# Making Home Affordable Program Request For Mortgage Assistance (RMA)



If you are experiencing a financial hardship and need help, you must complete and submit this form along with other required documentation to be considered for foreclosure prevention options under the Making Home Affordable (MHA) Program. You must provide information about yourself and your intentions to either keep or transition out of your property; a description of the hardship that prevents you from paying your mortgage(s); information about all of your income, expenses and financial assets; whether you have declared bankruptcy; and information about the mortgage(s) on your principal residence and other single family real estate that you own. Finally, you will need to return to your loan servicer (1) this completed, signed, and dated Request for Mortgage Assistance (RMA); and (2) completed and signed IRS Form 4506T or 4506T-EZ; and (3) all required income documentation identified in Section 3.

When you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this RMA is accurate and truthful.

I want to ☐ Keep the property ☐ Sell the property

SLS Loan Number:

## SECTION 1: BORROWER INFORMATION

BORROWER		CO-BORROWER	
BORROWER'S NAME		CO-BORROWER'S NAME	
SOCIAL SECURITY NUMBER	DATE OF BIRTH (MM/DD/YY)	SOCIAL SECURITY NUMBER	DATE OF BIRTH (MM/DD/YY)
HOME PHONE NUMBER WITH AREA CODE		HOME PHONE NUMBER WITH AREA CODE	
CELL OR WORK NUMBER WITH AREA CODE		CELL OR WORK NUMBER WITH AREA CODE	
MAILING ADDRESS		MAILING ADDRESS (IF SAME AS BORROWER, WRITE "SAME")	
EMAIL ADDRESS		EMAIL ADDRESS	
Has any borrower filed for bankruptcy? <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13 Filing date: ____/____/____ Bankruptcy Case Number: _____ Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", please list bankruptcy discharge date: ____/____/____		Is any borrower a Servicemember? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you recently been deployed away from your principal residence or recently received a permanent change of station order? <input type="checkbox"/> Yes <input type="checkbox"/> No Is any borrower the surviving spouse of a deceased Servicemember who was on active duty at the time of death? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How many single family properties other than your principal residence do you and/or any co-borrower(s) own individually, jointly, or with others? _____			
Has the mortgage on your principal residence ever had a Home Affordable Modification Program (HAMP) trial period plan or permanent modification? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Has the mortgage on any other property that you or any co-borrower own had a permanent HAMP modification? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", how many? _____			
Are you or any co-borrower currently in or being considered for a HAMP trial period plan on a property other than your principal residence? <input type="checkbox"/> Yes <input type="checkbox"/> No			

## SECTION 2: HARDSHIP AFFIDAVIT

I (We) am/are requesting review under the Making Home Affordable Program.

I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options.

Date Hardship Began is: \_\_\_\_\_

I Believe my situation is: ☐ Short Term (under 6 months) ☐ Medium term (6-12 months) ☐ Long Term or Permanent (Greater than 12 months)

### If your hardship is:

- ☐ I am unemployed and (a) I am receiving/will receive unemployment benefits or (b) my unemployment benefits ended less than 6 months ago
- ☐ Reduction in income: a hardship that has caused a decrease in your income due to circumstances outside of your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)
- ☐ Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside of your control
- ☐ Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law

### Then the required hardship documentation is:

- ☐ No Hardship Documentation Required.
- ☐ No Hardship Documentation Required.
- ☐ No Hardship Documentation Required.
- ☐ Divorce Decree signed by the court; OR
- ☐ Separation agreement signed by the court; OR
- ☐ Current Credit Report evidencing divorce, separation or non-occupying borrower has a different address; OR
- ☐ Recorded quitclaim deed evidencing that the non-occupying Borrower or Co-Borrower has relinquished all rights to property

<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<input type="checkbox"/> Death certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-Term or permanent disability; serious illness of a borrower/co-borrower or dependent family member	<input type="checkbox"/> Proof of monthly insurance benefits or government assistance (if app); OR <input type="checkbox"/> Written statement or other documentation verifying disability or illness; OR <input type="checkbox"/> Doctor's certificate of illness or disability; OR <input type="checkbox"/> Medical bills <b>* None of the above shall require providing detailed medical information</b>
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<input type="checkbox"/> Insurance claim; OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or Employer Property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer/relocation	<b><u>For active duty service members:</u></b> <input type="checkbox"/> Notice of permanent change of station (PCS) or actual PCS orders. <b><u>For employment transfers/new employment:</u></b> <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer of new employment location; OR <input type="checkbox"/> Pay stub from new employer; OR <input type="checkbox"/> If none of these apply, provide written explanation In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders)
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Tax return from the previous year (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following: <input type="checkbox"/> Bankruptcy Filing for business; OR <input type="checkbox"/> Two months of recent bank statement for the business account evidencing cessation of business activity; OR <input type="checkbox"/> Most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> Other: a hardship not covered above	<input type="checkbox"/> Written explanation describing the details of the hardship and relevant documentation (below)
Additional Explanation (continue on a separate sheet of paper if necessary):	



**SECTION 3: COMBINED INCOME AND EXPENSE OF BORROWER AND CO-BORROWER***\*Details regarding the required supporting documentation can be found on the following page.**If you include income from a household member who is not a Borrower, please specify their income information in the "Non-Borrower Contributor" section below.**<sup>1</sup>You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your Servicer.**<sup>2</sup>Include rental income received from all properties EXCEPT a property for which you are seeking mortgage assistance in Section 6.**<sup>3</sup>Include mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance in Section 6.*

Borrower and Co-Borrower(s)					
Monthly Household Income		Monthly Household Expenses/Debt		Household Assets	
Monthly Gross Wages	\$	First Mortgage Principal & Interest Payment	\$	Checking Account(s)	\$
Overtime	\$			Checking Account(s)	\$
Tips, commissions, bonus, etc.	\$	Second Mortgage Principal & Interest Payment	\$	Savings/Money Market	\$
Self Employment Income	\$			CDs	\$
Unemployment Income	\$	Homeowners Insurance	\$	Stocks/Bonds	\$
Social Security/SSDI (Taxable)	\$	Property Taxes	\$	Other Cash on Hand	\$
Social Security/SSDI (Non-Taxable)	\$	Credit Cards/Installment Loans(s) (total minimum payment per month)	\$	Value of all Real Estate except Principal Residence	\$
Food Stamps/Welfare	\$	Alimony, child support, payments	\$	Other: _____	\$
Child Support/Alimony/Separation <sup>1</sup>	\$	HOA/Condo Fees	\$	Other: _____	\$
Gross Rents Received <sup>2</sup>	\$	Car Payments	\$	Other: _____	\$
Other monthly income from pensions, annuities or retirement plans	\$	Mortgage Payments on other properties <sup>3</sup>	\$	Other: _____	\$
Other (investment income, royalties, interest, dividends, etc.)	\$	Other: _____	\$	Other: _____	\$
Other: _____	\$	Other: _____	\$	Other: _____	\$
Other: _____	\$	Other: _____	\$	Other: _____	\$
<b>Total (Gross Income)</b>	<b>\$</b>	<b>Total Debt/Expenses</b>	<b>\$</b>	<b>Total Assets</b>	<b>\$</b>

**Non-Borrower Contributor Income information****All non-borrowing household members, whose income is to be considered in the approval process, must authorize a current consumer report by signing below in addition to filling out the requested information.***<sup>1</sup> Child support, alimony, or separation maintenance need not be disclosed if you do not choose to disclose this information.*

Printed Name	Signature	Social Security Number	Date of Birth
Monthly Gross Wages	Child Support/Alimony/Separation <sup>1</sup>	Other monthly income from pensions, annuities, retirement, etc	\$
Overtime	Social Security/SSDI (Taxable)	Other (investment income, royalties, dividends, etc)	\$
Tips, commissions, bonus	Social Security/SSDI (Non-Taxable)	Other: _____	\$
Self Employment Income	Food Stamps/Welfare	Other: _____	\$
Unemployment Income		Other: _____	\$

**Total (Gross Income)**

Required Income Documentation	
You may be required to provide additional information to complete this evaluation	
<b>**All documentation submitted must be current within the last 60 days.**</b>	
<b>All Borrowers</b>	<input type="checkbox"/> Include a signed IRS Form 4506T or 4506T-EZ (Borrowers who filed their tax returns jointly may submit one IRS form 4506T signed and dated by both of the joint filers.) <input type="checkbox"/> Two most recent bank statements.
<b>Are you an hourly or salaried employee?</b> <b>Borrower Hire Date:</b> ____/____/____ <b>Co-Borrower Hire Date:</b> ____/____/____	<input type="checkbox"/> For each Borrower, provide the most current pay stub(s) that reflect/s at least 30 days of year-to-date income. <input type="checkbox"/> A signed copy of the prior year's tax return or a copy of electronically filed return with proof of filing; if not available, proof of extension filed. <b>All schedules must be included.</b>
<b>Do you receive tips, commissions, bonuses, housing allowance, or overtime?</b>	<input type="checkbox"/> Describe the type of income, how frequently you receive the income and third party documentation describing the income (e.g., employment contracts or printouts documenting tip income).
<b>Are you self employed?</b>	<input type="checkbox"/> Provide your most recent signed and dated quarterly or year-to-date profit and loss statement. <input type="checkbox"/> A signed copy of the prior year's tax return or a copy of electronically filed return with proof of filing; if not available, proof of extension filed. <b>All schedules must be included.</b> <input type="checkbox"/> If applicable, employer letter stating scheduled pay dates and full compensation amount.
<b>Do you receive social security, disability, death benefits, pension, public assistance, or adoption assistance?</b>	<input type="checkbox"/> Provide documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider and receipt of payment (such as two most recent bank statements or deposit advices). <b>Notice: Public assistance must continue for at least nine months to be considered qualifying income under this program. Social Security, disability/death benefits must continue for at least three years to be considered qualifying income under this program.</b>
<b>Do you receive alimony, child support, or separation maintenance payments?</b>	<input type="checkbox"/> Provide a copy of the divorce decree, separation agreement or other written legal agreement filed with the court that states the amount of the payments and the period of time that you are entitled to receive them. <input type="checkbox"/> Copies of your two most recent bank statements or deposit advices showing you have received payments. <b>Notice: Alimony, child support, or separation maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.</b>
<b>Do you have income from rental properties that are not your principal residence?</b>	<input type="checkbox"/> Provide your most recent Federal Tax return with all schedules, <b>including Schedule E.</b> <input type="checkbox"/> If rental income is not reported on Schedule E, provide a copy of the current lease agreement with bank statements showing deposits of rent checks. <input type="checkbox"/> Mortgage statements for all properties. <input type="checkbox"/> Lease agreement for all properties, if utilizing a property management company; include the contract signed by you and the property management company.
<b>Do you pay your own real estate taxes?</b>  <b>In the event all other required information is received and tax information has not been provided, SLS will perform a tax search in order to obtain all delinquent and current tax amounts due. A fee of \$25.00 will be assessed to your loan account for this search.</b>	<input type="checkbox"/> A copy of your most recent tax bill(s) that include the tax amount and due date. <input type="checkbox"/> Indication of the status of the bill (paid/unpaid). <input type="checkbox"/> If there are delinquent taxes, a copy of all delinquent tax bills with the total amount due, including penalties and interest.  <b>Notice: If you would prefer to have SLS perform a tax search immediately rather than supplying the required tax items listed above, please initial, agreeing to the \$25.00 charge assessed to your loan. _____ (Initials)</b>
<b>Do you pay your own Hazard/Flood insurance?</b>	<input type="checkbox"/> A copy of your existing hazard and/or flood insurance declarations page that includes the policy dates, annual premium amount, insurance carrier name and contact information. <input type="checkbox"/> An indication of how the premiums are paid (monthly, quarterly, semi-annually, annually) and when the next payment is due.  <b>Notice: If your hazard/flood insurance is PAID FROM ESCROW: in the event that the insurance policy on file is expired and we have not yet received an updated policy, SLS will estimate the cost of the insurance at a lender placed policy rate. This rate is normally higher than preferred policy rate and may increase the amount of the monthly required escrow payment.</b>
<b>For Borrowers in Idaho or Vermont</b>	<input type="checkbox"/> Prospective Borrower's Agreement, signed and dated. (A copy may also be located at <a href="http://www.sls.net">www.sls.net</a> )

**SECTION 4: PRINCIPAL RESIDENCE INFORMATION**

(This section is required even if you are not seeking mortgage assistance on your principal residence)

Property Address:		Primary Loan ID Number:	
Other mortgages or liens on the property: <input type="checkbox"/> Yes <input type="checkbox"/> No	Lien Holder/Service Name:		Secondary Loan ID Number (if applicable):
Do you have condominium or homeowner association (HOA) fees? <input type="checkbox"/> Yes <input type="checkbox"/> No	If "Yes", monthly fee:	Are fees paid current: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Name and address that the fees are paid to:			
Does your mortgage payment include taxes? <input type="checkbox"/> Yes <input type="checkbox"/> No	If "No", are the taxes paid current? <input type="checkbox"/> Yes <input type="checkbox"/> No	What is the annual amount of homeowner's taxes? \$	
Does your mortgage payment include insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No	If "No", is the insurance paid current? <input type="checkbox"/> Yes <input type="checkbox"/> No	What is the annual amount of homeowner's insurance? \$	
Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No	If "Yes", Listing Agent's Name:	Phone Number:	
List date?	Have you received a purchase offer? <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount of Offer? \$	Closing Date:
<b>Complete this section ONLY if you are requesting mortgage assistance with a property that is not your principal residence.</b>			
Principal Residence Servicer Name:		Principal Residence Servicer Phone Number: ( )	
Is the mortgage on your principal residence current? <input type="checkbox"/> Yes <input type="checkbox"/> No		If "no", number of months your payment is past due (if known):	

**SECTION 5: OTHER PROPERTIES OWNED**

(You must provide information about all properties that you or the Co-Borrower own, other than your principal residence and any other property described in Section 6 below. Use additional sheets, if necessary.)  
 The amount of monthly payment made to your lender – including, if applicable, monthly principal, interest, property taxes and insurance premiums.

**Other Property #1**

Property Address:		Loan ID Number:	
Servicer Name:		Mortgage Balance:	
Current Value:			
Property is:	Gross Monthly Rent:	\$	Monthly Mortgage Payment <sup>1</sup> :
<input type="checkbox"/> Vacant <input type="checkbox"/> Second/seasonal home <input type="checkbox"/> Rented			\$

**Other Property #2**

Property Address:		Loan ID Number:	
Servicer Name:		Mortgage Balance:	
Current Value:			
Property is:	Gross Monthly Rent:	\$	Monthly Mortgage Payment <sup>1</sup> :
<input type="checkbox"/> Vacant <input type="checkbox"/> Second/seasonal home <input type="checkbox"/> Rented			\$

**SECTION 6: OTHER PROPERTY FOR WHICH ASSISTANCE IS REQUESTED**

(Complete this section ONLY if you are requesting mortgage assistance with a property that is not your principal residence)

I am requesting mortgage assistance with a rental property.		<input type="checkbox"/> Yes	<input type="checkbox"/> No
I am requesting mortgage assistance with a second or seasonal home.		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If "Yes" to either, I want to:		<input type="checkbox"/> Keep the property	<input type="checkbox"/> Sell the property
Property Address:		Loan ID Number:	
Do you have a second mortgage on the property?		Servicer Name:	
<input type="checkbox"/> Yes <input type="checkbox"/> No		Loan ID Number:	
Do you have condominium or homeowner association (HOA) fees?		Are HOA fees paid current?	
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
If "Yes", monthly fee: \$ _____			
Name and address that fees are paid to:			
Annual Homeowner's Insurance: \$ _____		Annual Property Taxes: \$ _____	
If requesting assistance with a rental property, property is currently:			
<input type="checkbox"/> Vacant and available for rent <input type="checkbox"/> Occupied without rent by your legal dependent, parent or grandparent as their principal residence <input type="checkbox"/> Occupied by a tenant as their principal residence <input type="checkbox"/> Other: _____			
If rental property is occupied by a tenant: Term of lease/occupancy: ____/____/____ - ____/____/____ MM / DD / YY MM / DD / YY		Gross monthly rent:	\$
If rental property is vacant, describe efforts to rent property:			
If applicable, describe relationship of and duration of non-rent paying occupant of rental property:			
Is the property for sale?		If "Yes", Listing Agent's Name:	
<input type="checkbox"/> Yes <input type="checkbox"/> No		Listing Agent's Phone Number	
Listing Date:	Have you received a purchase offer?	Amount of offer: \$	Closing date:
	<input type="checkbox"/> Yes <input type="checkbox"/> No		

**RENTAL PROPERTY CERTIFICATION**

(You must complete this certification if you are requesting a mortgage modification with respect to a rental property.)

- ☐ By checking this box and initialing below, I am requesting a mortgage modification under MHA with respect to the rental property described in this Section 6 and I hereby certify under penalty of perjury that each of the following statements is true and correct with respect to that property:

1. I intend to rent the property to a tenant or tenants for at least five years following the effective date of my mortgage modification. I understand that the Servicer, the U.S. Department of the Treasury, or their respective agents may ask me to provide evidence of my intention to rent the property during such time. I further understand that such evidence must show that I used reasonable efforts to rent the property to a tenant or tenants on a year-round basis, if the property is or becomes vacant during such five-year period.

**Note:** The term "reasonable efforts" includes, without limitation, advertising the property for rent in local newspapers, websites or other commonly used forms of written or electronic media, and/or engaging a real estate or other professional to assist in renting the property, in either case, at or below market rent.

2. The property is not my secondary residence and I do not intend to use the property as a secondary residence for at least five years following the effective date of my mortgage modification. I understand that if I do use the property as a secondary residence during such five-year period, my use of the property may be considered to be inconsistent with the certifications I have made herein.

**Note:** The term "secondary residence" includes, without limitation, a second home, vacation home or other type of residence that I personally use or occupy on a part-time, seasonal or other basis.

3. I do not own more than five (5) single-family homes (i.e., one-to-four unit properties) (exclusive of my principal residence).

**Notwithstanding the foregoing certifications, I may at any time sell the property, occupy it as my principal residence, or permit my legal dependent, parent or grandparent to occupy it as their principal residence with no rent charged or collected, none of which will be considered to be inconsistent with the certifications made herein.**

This certification is effective on the earlier of the date listed below or the date the RMA is received by your servicer.

Initials: Borrower \_\_\_\_\_ Co-borrower \_\_\_\_\_ Co-borrower \_\_\_\_\_

**SECTION 7: DODD-FRANK CERTIFICATION**

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years of any one of the following: (A) felony larceny, theft, fraud, or forgery; (B) money laundering; or (C) tax evasion.

I/we certify under the penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) Felony larceny, theft, fraud, or forgery;
- (b) Money laundering;
- (c) Tax evasion

I/we understand that the Servicer, the United States Department of the Treasury, or their respective agents may investigate the accuracy of my/our statements by performing routine background checks, including automated searches of federal, state, and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law. This certification is effective on the earlier of the date listed below or the date this RMA is received by your servicer.

**SECTION 8: INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. **If you do not wish to furnish the information, please check the box below.**

<b>BORROWER</b>	<input type="checkbox"/> I do not wish to furnish this information	<b>CO-BORROWER</b>	<input type="checkbox"/> I do not wish to furnish this information
<b>Ethnicity:</b>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b>	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<b>Race:</b>	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<b>Sex:</b>	<input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b>	<input type="checkbox"/> Female <input type="checkbox"/> Male
<b>To be completed by Interviewer</b>			<b>Name/Address of Interviewer's Employer</b>
<b>This request was taken by:</b>			
<b>Interviewer's Name (print or type) &amp; ID Number</b>			
<input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	<b>Interviewer's Signature</b>		<b>Date</b>
<b>Interviewer's Phone Number (include area code)</b>			

**SECTION 9: BORROWER AND CO-BORROWER ACKNOWLEDGEMENT AND AGREEMENT**

1. I certify that all of the information in this RMA is truthful and the hardship(s) identified above has contributed to submission of this request for mortgage relief.
2. I understand and acknowledge that the Servicer, the U.S. Department of the Treasury, the owner or guarantor of my mortgage loan, or their respective agents may investigate the accuracy of my statements, may require me to provide additional supporting documentation and that knowingly submitting false information may violate Federal and other applicable law.
3. I authorize and give permission to the Servicer, the U.S. Department of the Treasury, and their respective agents, to assemble and use a current consumer report on all borrowers obligated on the loan, to investigate each borrower's eligibility for MHA and the accuracy of my statements and any documentation that I provide in connection with my request for assistance. I understand that these consumer reports may include, without limitation, a credit report, and be assembled and used at any point during the application process to assess each borrower's eligibility thereafter.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or if it is determined that any of my statements or any information contained in the documentation that I provide are materially false and that I was ineligible for assistance under MHA, the Servicer, the U.S. Department of the Treasury, or their respective agents may terminate my participation in MHA, including any right to future benefits and incentives that otherwise would have been available under the program, and also may seek other remedies available at law and in equity, such as recouping any benefits or incentives previously received.
5. I certify that any property for which I am requesting assistance is a habitable residential property that is not subject to a condemnation notice.
6. I certify that I am willing to provide all requested documents and to respond to all Servicer communications in a timely manner. I understand that time is of the essence.
7. I understand that the Servicer will use the information I provide to evaluate my eligibility for available relief options and foreclosure alternatives, but the Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9. If I am eligible for assistance under MHA, and I accept and agree to all terms of an MHA notice, plan, or agreement, I also agree that the terms of this Acknowledgment and Agreement are incorporated into such notice, plan, or agreement by reference as if set forth therein in full. My first timely payment, if required, following my Servicer's determination and notification of my eligibility or prequalification for MHA assistance will serve as my acceptance of the terms set forth in the notice, plan, or agreement sent to me.
10. I understand that my Servicer will collect and record personal information that I submit in this RMA and during the evaluation process, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about my account balances and activity. I understand and consent to the Servicer's disclosure of my personal information and the terms of any MHA notice, plan or agreement to the U.S. Department of the Treasury and its agents, Fannie Mae and Freddie Mac in connection with their responsibilities under MHA, companies that perform support services in conjunction with MHA, any investor, insurer, guarantor, or Servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) and to any HUD-certified housing counselor.
11. I consent to being contacted concerning this request for mortgage assistance at any e-mail address or cellular or mobile telephone number I have provided to the Servicer. This includes text messages and telephone calls to my cellular or mobile telephone.

The undersigned certifies under penalty of perjury that all statements in this document are true and correct.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Date Signed

**HOMEOWNER'S HOTLINE**

If you have questions about loss mitigation programs that your Servicer cannot answer or need further counseling, you can call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673).

The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish. For a HUD-approved counselor, please visit: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>

**888-995-HOPE**  
Homeowner's HOPE™ Hotline  
24 hours a day / 7 days a week

**NOTICE TO BORROWERS****CONSUMER ALERT – FORECLOSURE RESCUE SCAMS**

It is imperative that you take caution to avoid scams which promise to "rescue" you from being forced to foreclose on your home. If you are behind on your home mortgage, records regarding delinquent mortgages may be published by mortgage lenders prior to foreclosing on homes. Additionally, private firms frequently compile and sell lists of foreclosed properties and distressed borrowers. Scam artists have resorted to various means to contact distressed borrowers in person, by mail, over the telephone, or by e-mail. Often times, their "foreclosure/mortgage consulting services" are advertised on television, radio, or the Web, and in newspapers, and offer things such as "foreclosure prevention" or "foreclosure rescue" services. State law may require that such persons enter into a contract with you that fully describes the services they will perform for the fee they charge. Additionally, the law may prohibit them from taking any fee from you until they have completed all work promised in their contract.

If you are approached by someone offering to negotiate a loan modification to stop or delay the foreclosure of your home for a fee, it is strongly advised that you check his or her credentials, reputation, and experience, before entering into a contract with them. If you are contacted by someone claiming to be able to offer you relief via a loan modification, for a fee, and you question the authenticity of such a service, contact your mortgage servicer. Your mortgage servicer can assist you in identifying legitimate options to avoid foreclosure.

**How to Report a Scam** – do one of the following:

- Go to [www.preventloanscams.org](http://www.preventloanscams.org) and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail address (your choice!) on the back of the form.
- Call 1-888-995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.

*The Loan Modification Scam Prevention Network is a national coalition of governmental and private organizations led by Fannie Mae, Freddie Mac, NeighborWorks America™ and the Lawyers' Committee for Civil Rights Under Law.*

Please be advised that Specialized Loan Servicing LLC does not provide legal advice and the foregoing statement only constitutes a friendly consumer alert to our customers.

**CREDIT REPORTING** - Payment history will continue to be reported to the credit bureaus during the loan modification process. You must continue to make your scheduled payments in order to avoid negative credit reporting.

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**BANKRUPTCY NOTICE** - If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy. If you have questions, please contact us at 1-800-306-6057.

Form **4506-T**  
(Rev. January 2012)  
Department of the Treasury  
Internal Revenue Service

## Request for Transcript of Tax Return

► Request may be rejected if the form is incomplete or illegible.

OMB No. 1545-1872

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

**Caution.** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

**6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► \_\_\_\_\_

**a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . . ☐

**b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . . . . . ☐

**c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . . ☐

**7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . . . . ☐

**8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . . ☐

**Caution.** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. \_\_\_\_\_

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return . . . . . ☐

**Caution.** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

<b>Sign Here</b>	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	
	_____		

Section references are to the Internal Revenue Code unless otherwise noted.

## What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at [www.irs.gov/form4506](http://www.irs.gov/form4506). Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

## General Instructions

**CAUTION.** Do not sign this form unless all applicable lines have been completed.

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

**Note.** If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

**Tip.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

## Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	559-456-5876
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	816-292-6102

## Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	859-669-3592

**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 3.** Enter your current address. If you use a P. O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note.** If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

**Individuals.** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

## Privacy Act and Paperwork Reduction Act

**Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Products Coordinating Committee  
SE:W:CAR:MP:T:M:S  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.